

FILED
7/25/25 8:31 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re: : Case No. 21-20642-GLT
: Chapter 7
JOANNE M. ROMAN, :
:
Debtor : Related to Dkt. No. 24
:

**ORDER DENYING (A) MOTION TO REOPEN CASE UNDER 11 U.S.C. § 350(B);
(B) MOTION TO AVOID JUDGMENT LIEN PURSUANT TO 11 U.S.C. 522(F)(1)(A)
AND FOR CIVIL CONTEMPT SANCTIONS FOR VIOLATION OF DISCHARGE; AND
(C) INJUNCTION PURSUANT TO 11 U.S.C. §§ 105(A) AND 524(A)(2) MOTION FOR
RELIEF UNDER THE BANKRUPTCY DISCHARGE**

This matter came before the Court upon the *Motion to Reopen Case Under 11 U.S.C. § 350(B)* at Dkt. No. 24 filed by Joanne M. Roman on July 2, 2025. The Court issued an order setting a hearing for July 24, 2025.¹ In response to the *Motion* and the hearing set by the Court, M&T Bank filed an objection on July 23, 2025.²

For the reasons stated on the record, it is hereby **ORDERED, ADJUDGED**, and **DECREED** that:

1. The *Motion to Reopen Case Under 11 U.S.C. § 350(b)* is **DENIED**.
2. The *Motion to Avoid Judgment Lien Pursuant to 11 U.S.C. 522(f)(1)(A) and for Civil Contempt Sanctions for Violation of Discharge* is **DENIED** as **MOOT** because the case is not reopened.
3. The *Injunction Pursuant to 11 U.S.C. §§ 105(a) and 524(a)(2) Motion for Relief Under the Bankruptcy Discharge* is **DENIED** as **MOOT** because the case is not reopened.

¹ See Dkt. No. 27

² See Dkt. No. 35

Dated: July 24, 2025



GREGORY L. TADDONIO
UNITED STATES BANKRUPTCY JUDGE

Case administrator to mail to:
Debtor(s)

In re:
Joanne M. Roman
Debtor

Case No. 21-20642-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 25, 2025

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2025:

Recip ID	Recipient Name and Address
db	+ Joanne M. Roman, La Playa, HC 02 Box 5967, Guayanilla, PR 00656-9702

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2025 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T BANK brian+ecf@briannicholas.com mccallaecf@ecf.courtdrive.com
Denise Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com
Douglas G. Hipp	on behalf of Debtor Joanne M. Roman twohipp4u@hotmail.com
Matthew Fissel	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com wbecf@brockandscott.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Robert Shearer	information@robertshearer.com rshearer@ecf.axosfs.com;rspclaw@gmail.com

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User: auto

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Robert Shearer

on behalf of Trustee Robert Shearer information@robertshearer.com rshearer@ecf.axiosfs.com;rspclaw@gmail.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8